

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Timothy Pattakos  
Julie E. Pattakos

Case No. 23-20349-JAD

Chapter 13

Debtor(s).

Related to Doc. Nos. 42 & 47

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

*[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:*

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: The Trustee
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

*[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]*

☐ Chapter 13 Plan dated \_\_\_\_\_  
☒ Amended Chapter 13 Plan dated February 7, 2024 (The previously entered confirmation order contained an incorrect plan date.)

is modified as follows:

*[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]*

- ☐ Debtor(s) Plan payments shall be changed from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ per \_\_\_\_\_, effective \_\_\_\_\_; and/or the Plan term shall be changed from \_\_\_\_\_ months to \_\_\_\_\_ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: The claim of Lendmark Financial Services LLC (Claim #10) governs as to amount, paid at modified plan interest with the monthly payment to be determined by the Trustee to pay in full. The claim of IRS (Claim #15) shall govern as to amount, classification, and rate of interest.


**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

**SO ORDERED**, this 4th day of April, 2024.

FILED  
4/4/24 9:56 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPa

  
Jeffery A. Deller jah  
United States Bankruptcy Judge

Stipulated by:

/s/ Lawrence W. Willis  
Lawrence W. Willis (PA I.D. #85299)  
Counsel to Debtor  
Willis & Associates  
201 Penn Center Blvd, Ste 310  
Pittsburgh, PA 15235  
412-235-1721  
[help@westernpabankruptcy.com](mailto:help@westernpabankruptcy.com)

Stipulated by:

/s/ Katherine DeSimone  
Katherine DeSimone (PA I.D. #42575)  
Counsel to Chapter 13 Trustee  
Office of the Chapter 13 Trustee  
U.S. Steel Tower – Suite 3250  
600 Grant Street  
Pittsburgh, PA 15219  
412-471-5566  
[kdesimone@chapter13trusteewdpa.com](mailto:kdesimone@chapter13trusteewdpa.com)

cc: All Parties in Interest to be served by Clerk

In re:  
Timothy Pattakos  
Julie E. Pattakos  
Debtors

Case No. 23-20349-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 04, 2024

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Timothy Pattakos, Julie E. Pattakos, 311 East Edgewood Avenue, Trafford, PA 15085-1543

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Lawrence W. Willis	on behalf of Joint Debtor Julie E. Pattakos ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Debtor Timothy Pattakos ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Apr 04, 2024

Form ID: pdf900

Total Noticed: 1

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Robert P. Wendt

on behalf of Creditor Nationstar Mortgage LLC pawb@fedphe.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8